



OFFICIAL RULES

Fintastic Funding Promotion

Entry Period: May 1, 2025–July 1, 2025 | Voting Period: August 14, 2025–September 2, 2025

Fintastic Funding entries will be accepted between 12:00:00 AM Eastern Time (ET) on 05/01/2025 and 07/01/2025 at 11:59:59 PM ET (the "Entry Period"). Apple FCU ("Sponsor") is encouraging small business owners ("Entrant") to submit an application ("Entry") consisting of essay question response, along with a captivating, :90 second video ("Submissions"), each highlighting the business's value to the community, specifically how winning the prize money, combined with their products or services, will make a difference in their local community for families, clients/customers and/or employees. Prize proceeds must be used for carrying out the business as detailed in the Entry; not for personal reasons. Sponsor reserves the right to conduct a follow-up review six (6) months after the prize award to verify that the funds are being used for the stated purpose(s). Sponsor will engage with the Entrant to understand the reasoning behind any deviation from the stated purpose(s). If the usage is determined to be out of scope, Sponsor may require repayment of the prize amount in full or in part within a reasonable, agreed-upon time frame.

Following the Entry Period, up to 10 finalists will be selected from qualifying Entries. The Sponsor will not verify receipt of Entries and will not be responsible for incomplete, lost, late, misdirected or illegible Entries or for failure to receive Entries. All Entries must be received by the end time and date of the Entry Period to be eligible. Incorrect or incomplete Entries are void. An internal panel of judges will review each Entry and select 10 finalists from those Entries based on Feasibility and Viability of the Business Plan, Financial Projections and Sustainability, Team's Passion, Expertise, and Execution Plan, Innovation and Potential for Growth, and Community Impact.

Finalists will be introduced on AppleFCU.org/FintasticFunding between 08/14/2025 through 09/02/2025 (the "Voting Period"), for the general public to view the videos, a brief narrative constructed by Apple FCU of the finalists, and vote for their favorite small business. A prize pool of \$50,000 (first prize: \$25,000; second prize: \$15,000; third prize: \$10,000) will be awarded to eligible winners. Additional terms and conditions for the Voting Period will be provided on the voting platform at that time.

While businesses do not have to be Apple FCU Commercial members at the time of Entry, in the likelihood of being named a winner, Commercial membership must be obtained to accept prize winnings by account deposit. Apple FCU will cover the minimum cost of account opening (\$5) if the event the winner(s) is not yet a Commercial client.

ELIGIBILITY

The Entrant's business (for profit or non-profit) must have been established prior to 01/01/2023, be located in Virginia, Maryland, District of Columbia, Delaware, West Virginia or Pennsylvania, possess a valid employer identification or taxpayer identification number, Articles of Organization, must employ fewer than 100 employees, and have less than \$5 million in annual revenue. Entrant(s) must be a Commercial Banking member of Apple Federal Credit Union (before official prize acceptance) in good standing (i.e., no negative balances, no delinquencies). The Entrant must be an authorized agent, officer, owner, or member of the Entrant's business, must be at least 18 years old, and be a legal resident of the fifty (50) United States or the District of Columbia.

Certain business types are not eligible to apply. Apple Federal Credit Union does not provide banking services to the following business types: Money Service Businesses (MSB), to include activities such as check cashing, money transmitting, currency exchanging, prepaid access sellers, sellers of traveler's checks, and issuers of money orders; Marijuana-related Businesses (MRB), growers, producers, processors and distributors of marijuana or marijuana-related products (Tiers I, II, III); Privately-owned ATMs (POATMs); Casino/Gambling Entities; Foreign Entities; Crypto Currency Blockchains/Mining; Adult Entertainment.

Apple FCU employees, board members and their family members are not eligible to participate. All entries and eligibility are subject to verification prior to awarding of any prize.

PRIZES

Entrants who advance to the video portion (up to 10) will be featured for an online voting portal (Voting Site) hosted by Apple Federal Credit Union, for the general public to vote for their business. Entrants are prohibited from soliciting votes, and voters are prohibited from soliciting votes on behalf of Entrants, by any fraudulent or inappropriate means, including, without limitation, offering prizes, payments, or other inducements to members of the public (including, without limitation, offering to trade votes), as determined by Sponsor in its sole discretion, and all associated votes may be void and such Entrants disqualified. All results are unofficial until verified by Sponsor. Based on vote totals received between 08/14/2025 and 09/02/2025, one (1) first-place prize winner will be awarded a \$25,000 deposit to their Apple Federal Credit Union Commercial Savings, one (1) second-place winner will be awarded a \$15,000 deposit to their Apple Federal Credit Union Commercial Savings, and one (1) third-place winner will be awarded a \$10,000 deposit to their Apple Federal Credit Union Commercial Savings. Winners will be notified by phone/email within 20 days of Voting Period conclusion, pending verification. Winners will have Prize money deposited on or before 09/30/2025, if acknowledged and accepted by Entrant prior to the deposit. Odds of winning depend on the total number of eligible entries initially submitted; one (1) in up to 10 in the video vote portion. Unless disqualified, the Entrant with the largest number of votes will be awarded the first-place prize, the Entrant with the second largest number of votes will be awarded the second-place prize, and the Entrant with the third largest number of votes will be awarded the third-place prize. All decisions are final and binding on matters relating to this promotion. Prizes not claimed within 15 days of notification of winning will be forfeited. Secondary winners will not be awarded in the case of forfeited prizes.

CONDITIONS OF ENTRY

Entry materials that have been tampered with or altered are void. If, in the Judges' or Sponsor's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Promotion, or if computer viruses, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Promotion, the Sponsor reserves the right at its sole discretion to disqualify any individual who tampers with the Entry process, void any Entries submitted fraudulently, and to modify, suspend, or terminate the Promotion or proceed with the selection process, based on all eligible, non-suspect Entries received as of the termination date or as otherwise deemed fair and appropriate by Sponsor. Should the Promotion be terminated prior to the stated Entry Period, notice will be posted on the Apple FCU webpage for the Promotion. In the event of a dispute as to the identity of any prospective Winner based on an email address, the winning Entry will be declared made by the Authorized Account Holder of the email address submitted at time of Entry. CAUTION: ANY ATTEMPT BY YOU TO DELIBERATELY DAMAGE THE VOTING SITE OR THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES (INCLUDING ATTORNEYS' FEES) FROM YOU TO THE FULLEST EXTENT OF THE LAW, INCLUDING CRIMINAL PROSECUTION.

LICENSE OF SUBMISSIONS

By submitting an Entry, Entrant hereby grants to Sponsor a non-exclusive, perpetual, irrevocable, worldwide, royalty-free license to use, and to sublicense to others the right to use, the Entry, in whole or in part, in any and all media, now known or hereafter invented. The license granted herein includes the right to edit the Entry, to combine the Entry with other material and to make derivative works based upon the Entry, without notifying Entrant and without obligation to Entrant. Entrant waives any right: (a) to inspect or approve the use or editing of the Entry, and (b) to royalties or other compensation arising from or related to use of the Entry. Entrant understands that Sponsor is not obligated to use, distribute or promote the Entry, and further understands that the Entry will not be returned to Entrant.

GENERAL

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE YOUR CHANCES OF WINNING.

Except where prohibited by applicable law, regulation, rule or order, the Entry and acceptance of any prize constitutes permission for Apple FCU to use the winner's name and photo for any and all promotional or advertising purposes in all forms of media without additional compensation or consent. Please refer to [Apple FCU's Privacy Policy](#) for important information regarding the collection, use and disclosure of personal information. By entering, Entrant agrees to be bound by these Official Rules and the decisions of the Apple Federal Credit Union, which are final and binding in all respects.

All prizes are non-negotiable. The winners will be responsible for any applicable federal, state or local tax liability. VOID WHERE PROHIBITED.

A list of winners will be available 09/17/2025. To obtain this list, submit a request in writing to Apple Federal Credit Union, Attn: Marketing/Fintastic Winners, P.O. Box 1200, Fairfax, VA 22308. All requests must be received by 09/30/2025.